

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-11160-RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Adam Czekanski
16 Homestead Road
Elmwood Park, NJ 07407

Elzbieta Czekanski
16 Homestead Road
Elmwood Park, NJ 07407

Social Security No.:

xxx-xx-6318

xxx-xx-5351

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 01/19/2018 and a confirmation hearing on such Plan has been scheduled for 3/21/2018.

The debtor filed a Modified Plan on 02/08/2018 and a confirmation hearing on the Modified Plan is scheduled for 3/21/2018 at 09:00 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: February 15, 2018

JAN: mg

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Adam Czekanski
 Elzbieta Czekanski
 Debtors

Case No. 18-11160-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 186

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 Total Noticed: 29

Date Rcvd: Feb 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2018.

db/jdb	+Adam Czekanski, Elzbieta Czekanski, 16 Homestead Road, Elmwood Park, NJ 07407-1307
cr	++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
	(address filed with court: Ford Motor Credit Company, LLC, PO Box 62180, Colorado Springs, MO 80962)
517286587	+1st Crd Srvc, 377 Hoes Lane, Piscataway, NJ 08854-4138
517286589	++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
	(address filed with court: Bankamerica, Po Box 982238, El Paso, TX 79998)
517286590	+Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
517286593	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
	(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
517286596	+Chase Card, Po Box 15298, Wilmington, DE 19850-5298
517286597	+Comenity Bank/pier 1, Po Box 182789, Columbus, OH 43218-2789
517286599	+Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
517324027	+Ford Motor Credit, PO box 542000, Omaha, NE 68154-8000
517286600	+Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
517286601	+The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
517286603	++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
	(address filed with court: Us Bk Rms Cc, Po Box 108, Saint Louis, MO 63166)
517286602	+Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241
517286604	+Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121
517286605	+Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
517286606	+Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 15 2018 23:16:26 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 15 2018 23:16:24 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517286588	+E-mail/Text: bkrpt@retrievalmasters.com Feb 15 2018 23:16:23 Amca, 2269 S Saw Mill, Elmsford, NY 10523-3832
517295178	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 15 2018 23:18:05 BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517286592	E-mail/PDF: ais.bmw.ebn@americaninfosource.com Feb 15 2018 23:18:49 Bmw Financial Services, 5515 Parkcenter Cir, Dublin, OH 43017
517295179	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 15 2018 23:18:38 BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517286594	+E-mail/Text: bankruptcy@cavps.com Feb 15 2018 23:16:45 Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
517324140	+E-mail/Text: bankruptcy@cavps.com Feb 15 2018 23:16:45 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
517286595	+E-mail/Text: kzoepfel@credit-control.com Feb 15 2018 23:16:28 Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430
517303236	E-mail/Text: mrdiscen@discover.com Feb 15 2018 23:15:35 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517286598	+E-mail/Text: mrdiscen@discover.com Feb 15 2018 23:15:35 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
517286600	+E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Feb 15 2018 23:17:39 Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
517298850	+E-mail/Text: bankruptcydpt@mcmcg.com Feb 15 2018 23:16:23 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517286591*	++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
	(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 186

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2018 at the address(es) listed below:

David L. Stevens on behalf of Debtor Adam Czekanski dstevens@scuramealey.com,
cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com;dmedina@scura.com
David L. Stevens on behalf of Joint Debtor Elzbieta Czekanski dstevens@scuramealey.com,
cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com;dmedina@scura.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6